I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on March 30, 2009.

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/ Tara N. Damhoff AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE – EXAMINING GROUP 3691

PATENT

Attorney Docket No.: 020375-047500US

DO NOT ENTER: /K.C./ 04/07/2009

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,437 Filed: November 14, 2003

For: OPEN LOOP STORED VALUE

SYSTEM

Customer No.: 20350

Confirmation No.: 9372

Examiner: Kelly Scaggs Campen

3691

AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE EXAMINING

GROUP 3691

Art Unit:

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed February 2, 2009 on the abovereferenced application, please enter the following amendments and remarks:

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.